

NEW YORK, SUNDAY, MARCH 15, 1903.—Copyright, 1903, by The Sun Printing and Publishing Association.

## ROBBERY WITH THE LAW'S AID.

## THE FAKE INSTALLMENT BUSINESS ON THE EAST SIDE.

Facts Learned in the University Settlement's Investigation—Cheap Jewelry Sold at High Prices to Poor People—Debtors Collected by Cartloads at Midnight and Thrust into Ludlow Street Jail—Legal Processes Abused.

A receipt disappeared the other day from under the nose of a New York Judge. The amount involved was small, but the impudence of the thing was big, and it looked as if the dealer, who is known all over the East Side as the father of the fake installment business, had been pinched in his own trap.

The whining out of sight of a document which was likely to void his claim was a daring piece of legal procedure, but it was quite in keeping with the history of a class of cases which glut the Second, Fourth and Fifth district courts and often land the defendants in Ludlow street jail.

The abuses which have cropped out in connection with one phase of the installment plan business have aroused more than one organization to activity against certain of the dealers. In the front of last year a large part of the time of the Legal Aid Society was taken up in handling cases of this sort. Early in the spring a committee appointed by the University Settlement, and consisting of Samuel Thorne, Jr., Henry W. Taft and W. Kirkpatrick Brice, started to look into the matter, and Henry R. Mussey was engaged to carry on an investigation which extended throughout the summer.

Installment dealers, their customers, city marshals, court officials, attorneys, representatives of legal organizations and charity workers were seen and jail and court records were overhauled. A report will be issued shortly, and while individual cases have been written up from time to time, there is a completeness to the report which shows up the iniquity of the whole business.

Bills are now pending in the Legislature, introduced by Senator Elberg and Assemblyman Agnew, which would extend the body execution and the order of arrest in installment cases involving less than \$100. These measures are in part the result of the investigation and aim to lop off the worst features of the present system.

Legitimate installment business in New York dates back to 1807, but it was only about seven years ago that the fake business is said to have begun in Manhattan by the so-called prince of the fakers, who figured in the case referred to. Nearly all the other dealers of his class have been his pupils at one time or another.

Correspondence reaching to a dozen States and covering the principal cities of the country failed to disclose any parallel to the conditions existing in New York during the past half dozen years. In the words of the forthcoming report, "Nowhere else, so far as can be learned, has there been the systematic sale of worthless goods at high prices, the systematic use of legal process as a means of unblushing extortion, the systematic imprisonment for debt and no debt, the systematic corruption of public officials and courts, that have made the installment business a hissing word by-word all over the East Side of New York." "The fake business is economically, socially, legally and morally vicious. It has no more claim than has highway robbery to be considered legitimate business."

The number of fake dealers is comparatively small. The worst of them are not more than a dozen in number, and there are perhaps not more than fifty men in all to whom the same can be fairly applied. But fake methods are employed by other than fake dealers.

The fake business, properly speaking, has for its purpose the obtaining of cash payment on an installment contract. Nineteen-tenths of the cases of unfairness have to do with jewelry. The significance of this "in the fact that the purpose of a large part of all these sales is absolutely fraudulent and jewelry lent itself with especial readiness to such a business."

Almost all the jewelry handled, the report says, is eight and ten carat fine, though it is all marked 14, contrary to the laws of New York. A watch movement costing \$2.75 and a case costing \$18 sell for \$60 or \$65. A ring was sold on the installment plan for \$6, the investigator found that its duplicate cost 18 cents.

In several kinds of jewelry he failed to find a case in which the agreed price was not from three to five times the value of the article. The pedler is instructed to put the first payment as high as he can, but if obliged to come down to nothing he is to get the business anyway—and he does it.

Sales are made largely to women while their husbands are at work. The agent elges his way in. The woman learns that a trinket may be had for 40 cents down and as for the 25 cents a week she can pay it with a demand for the full amount of his contract, plus a generous bill of costs, under penalty of arrest and incarceration in jail. Bills ranging from \$10 to \$75 are collected under such circumstances from persons who apparently have nothing. The dealer gives up every cent he has, he borrows right and left, his friends contribute right royally to keep poor Tony out of prison.

But in one case in four the dealer cannot or will not pay, and goes to Ludlow street jail, where he is incarcerated and judged at the expense of the county for a period varying from a day or two to three months, the latter being the time limit in conversation cases for small amounts.

"Even more reprehensible than the practices of the merchant," says the report, "are the actions of their assistants, who work for the dealers without so much as a shadow of legal authority."

Even in half of the cases in which the dealer is not in jail, a frightened foreigner is patted against unusual odds. "The most open and unblushing perjury is daily committed in these cases," the report declares. "Notwithstanding the fact that the dealer is not in jail, the defendant understands that the real trial has begun."

The system has come to its full flower in the action of the courts which have been perpetrated by a few of the more daring dealers. The employment of fake marshals, the use of physical violence, threats of all kinds and the playing upon fears generated by years of oppression, to exact contributions from persons against whom they have not a shadow of claim. It was the alleged use of such methods which finally resulted in the action of two dealers on the criminal charge of extortion, but the employment of such methods goes on, though they are used with a greater degree of care.

No special care is taken in these cases to arrest the right man. Men have been put in jail on contracts made by their boards. Husbands are habitually arrested on contracts made by their wives. In one curious instance a man was arrested within a week after his arrival from Italy on a contract made by his brother some months before the man left Europe.

During 1900 there were lodged in Ludlow Street Jail on body executions 697 persons, of whom one dealer furnished 127, two dealers 175, a third dealer 81, and several other installment dealers 115. Out of 697 body executions issued out of the Municipal Courts of New York in 1900, no fewer than 394 were issued in installment cases.

As for marshals, one had 140 arrests, another 174, a third 88, five other East Side marshals 107; all others 43.

Of all persons imprisoned in such cases in 1901, 11.8 per cent. were indebted in sums of \$10 or less, 33.7 per cent. between \$10 and \$25; 36.3 per cent. between \$25 and \$50; 9.8 per cent. between \$50 and \$75, and only 8.6 per cent. above \$75. Men have been put in jail in several cases for as small an amount as \$5, and the costs in these small cases commonly exceed the original debt.

An estimate of the number of suits brought by installment dealers in the Second, Fourth and Fifth District Municipal Courts in 1901 is given as 2,090, resulting in 452 men being thrown into Ludlow Street Jail. "Of all that part, even blacker, if possible, which goes on entirely without the pale of the law," says the report, "it is impossible to give any such detailed presentation."

"Whatever opinion may be entertained as to the responsibility of the presiding Judges for such conditions," Mr. Mussey said in his report to the committee, "and charges of unfairness are not lacking, it is obvious that where two litigants are as unequal in every way as the installment dealer and his ordinary debtor, the interests of justice require that the defendant be given all possible opportunity to present his case. Certainly no man acquainted with the practice of the municipal courts and their personnel in the manner of hurrying over installment suits can maintain that this requirement is even passably complied with."

"Such a system is breeding hatred for law among a class of people who especially need respect for law, but who are compelled to look upon it as made for the oppression rather than the defense of the poor and weak."

The report discusses at some length the social and legal questions involved, and the various remedies proposed looking toward betterment. The only immediate and practical way to abolish the fake business, it is held, is to abolish the right of the body execution where the amount involved is \$50 or \$75. The report says:

"The operation of such a law would be simple. The fake dealer would be obliged to defend himself to stop selling to that class of people whom he cannot trust except as he holds over them the threat of arrest. He failed to do this, and a legitimate dealer who objected to the abolition of the body execution. In 1900 and 1901, 83 per cent. of the body executions in New York county were issued by installment dealers. It is suggested that the records of other counties would show still greater abuse of it for general litigation."

If the body execution were abolished, the report says, the installment dealer would be forced to deal with his customers on a basis of equality with the ordinary debtor, and the satisfaction of that, an execution against the person of the debtor, who may thus be thrown into jail.

With the bringing of suit comes more serious dishonesty. The city marshals who serve summons in such cases are paid by fees and are naturally anxious to get as much business as possible. "Some of them find it profitable to be in alliance with the dealers who do so large a legal business," says the report. Accordingly each dealer has a marshal who ordinarily serves—or rather does not serve—his summons and is known as "his marshal."

"There are, or rather have been, four especially prominent 'installment marshals'. Of these, one who was dismissed from office by the Law during the past summer, had for many years done practically all of one man's business and was known as his man. A former employee of this dealer states that on this business the marshal used to make sometimes \$75 a day and that he sometimes went out with a wagon in which to bring in prisoners. Another marshal had a law firm during the past summer, and was known as the 'lawyer marshal' of the most serious character."

One marshal went so far as to assure the investigator that he himself was the only honest man among the entire thirty-seven. Give a corrupt marshal a summons to serve on some Italian laborer and it is easier, quicker and more profitable to sit down in the office and mark it served than to go to the trouble and expense of hunting up the man. An assistant to one of the marshals is authorized for the statement that not more than 50 per cent. of the summons issued by his office in installment cases were ever served.

On the day marked for trial the defendant does not appear, naturally enough, as he has received no summons. A judgment is entered by default, adjudging the defendant guilty of conversion.

"The first document issued out of the court," says the report, "is an execution against the property, which must be given to the marshal for service."

"Without leaving his office, and sometimes, it is said, without even leaving the office of the clerk of the court, he makes his return on the execution of 'unsatisfied.' Thereupon the dealer immediately obtains an execution against the person of the debtor. The legal, or illegal, process is now complete. All that remains is to collect by the body."

Armed with a dozen or so of these body executions, the marshal and dealer, accompanied possibly by other dealers and an assistant or two, sallies forth, often at 2 or 3 o'clock in the morning. Some hours later they return, laden with prisoners and plunder.

In many cases, the first intimation the debtor has that action has been taken against him, is by a summons in the night with a demand for the full amount of his contract, plus a generous bill of costs, under penalty of arrest and incarceration in jail. Bills ranging from \$10 to \$75 are collected under such circumstances from persons who apparently have nothing. The dealer gives up every cent he has, he borrows right and left, his friends contribute right royally to keep poor Tony out of prison.

But in one case in four the dealer cannot or will not pay, and goes to Ludlow street jail, where he is incarcerated and judged at the expense of the county for a period varying from a day or two to three months, the latter being the time limit in conversation cases for small amounts.

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## Specials Not In This Ad.

Marchioness Black Silks,  
Dress Goods, Spring  
Costumes and  
Shirt Waists.

## Imported Perfumery.

Lubin's fame dates back to the year 1798. One hundred and five years of continuous success. The fair women who have graced all the thrones of Europe during the last century have been patronesses of the firm founded by the great French perfumer. His products are equally well and favorably known in this country. A full line always on sale here.

Lubin's Eau de Toilette,—three drops—softens and perfumes a quart of water—delightfully fragrant tonic for the skin; bottle, 85c. to \$6.75.

Lubin's Kinal Hair Tonic and Lotion—renders hair soft and lustrous, prevents it from falling out and destroys dandruff; bottle, 75c. and \$1.25.

Lubin's Baby or Toilet Powder, its purity and sweetness have been indorsed by the mothers of two continents for three generations. Face and rose; quarter pound package, 20c.

## Royal Belts.

Spring styles of the Royal Belt are ready-made of double-faced satin and silk-finished cable elastic—silver-plated clasps and black ornaments. The invisible skirt supporter and attachment to prevent the belt from slipping are two distinct improvements. Regular and extra sizes—30 to 36 inches, 88c. Many stores do not carry extra sizes. They take orders for them and charge more.

## Boys' and Children's Hats and Caps.

We think this is the largest and most complete showing of Hats and Caps for boys and children that can be found anywhere.

We began the gathering with that object clearly in view. How well we have achieved is fully demonstrated by the stock. The prices are to your liking, too.

Boys' Derbies, black fur felt, fine silk band and binding, sold by others at \$2.00; our price, \$1.24.

Boys' Alpines, black, steel, nickel, silver and minor shades, all the newest shades, all the newest shapes—reliable fur felt, \$1.88.

Children's Sailors, 49c. to \$3.49.

Felt Sailors, \$1.74 and \$2.24.

Tam o' Shanter, 49c. to \$2.24.

Yachting Caps, 49c. to 99c.

## Muslin Underwear.

We are generally credited with giving the best values in Muslin Underwear. We have made the fact so clear that not only customers, but even competitors, have come to tacitly acknowledge the justice of our claims. Of course, it's true—and surely our hard work and conscientious methods deserve the recognition that the community accords. Proof piles on proof. These are the latest:

## Night Gowns.

Cambrie, trimmed with hemstitched tucks, two rows of embroidery inserting and hemstitched ruffle, 39c.

Muslin, trimmed with tucks, two rows of lace inserting and lace ruffle, 39c.

Nainsook, square neck, trimmed with hemstitched lawn ruffle, 49c.

Cambrie, square neck, trimmed with tucks, six rows of embroidery inserting and hemstitched ruffle, 59c.

Cambrie, square neck, trimmed with two rows of Point de Paris lace, bending, ribbon and lace ruffle, 69c.

Soft-finished Cambrie, low neck, trimmed with hemstitched tucks and hemstitched ruffle, 79c.

Masonville Muslin, trimmed with hemstitched tucks, four rows of embroidery inserting and embroidery ruffle, 89c.

Soft-finished Cambrie, low neck, trimmed with hemstitching, embroidery inserting and lace ruffle, 99c.

Soft-finished Cambrie, square neck, trimmed with fine embroidery inserting and embroidery ruffle, \$1.24.

Soft-finished Cambrie, square neck, trimmed with four rows of embroidery inserting, wide heading, ribbon and embroidery ruffle, \$1.39.

Better qualities at prices correspondingly low, ranging up to \$10.49.

## Corset Covers.

Cambrie, low neck, French style, trimmed with lace inserting and lace ruffle, 24c.

Nainsook, V-shaped neck, French style, trimmed with wide embroidery, 29c.

Cambrie, low neck, French style, trimmed with wide lace inserting, heading, ribbon and lace ruffle, 29c.

Cambrie, square neck, French style, trimmed with two rows of lace inserting, heading, ribbon and lace ruffle, 39c.

Better qualities at prices correspondingly low, ranging up to \$4.19.

## Walking Skirts.

Muslin, umbrella-shaped ruffle, finished with tuck ruffle, 49c.

Muslin, umbrella-shaped ruffle, trimmed with tucks, lace inserting and lace ruffle, finished with tuck ruffle, 69c.

Muslin, umbrella-shaped ruffle, trimmed with tucks, lace inserting and lace ruffle, finished with tuck ruffle, 79c.

Muslin, umbrella-shaped ruffle, trimmed with tucks, lace inserting and lace ruffle, finished with tuck ruffle, 89c.

Muslin, umbrella-shaped ruffle, trimmed with tucks, lace inserting and lace ruffle, finished with tuck ruffle, 99c.

Better qualities at prices correspondingly low, ranging up to \$19.34.

## Drawers.

Muslin, umbrella-shaped ruffle, trimmed with tucks, 79c.

Muslin, umbrella-shaped ruffle, trimmed with embroidery edging, 39c.

Muslin, trimmed with tucks and embroidery ruffle, 39c.

Muslin, trimmed with hemstitched tucks and wide lace edging, 29c.

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## A Sale of Men's and Women's Hosiery at prices that are incentives for all to lay in their spring needs at once.

The goods are from the best known importing firm in America—one with large and exclusive foreign connections. They represent newest Spring and Summer styles—just over this season. Complete assortment of sizes—not broken lots or sample lines or odds-and-ends. Perfect, of course. Qualities, patterns and colorings that are in quickest demand—and prices are almost half.

## Women's 25c. Hose at 15c.

Imported Black Cotton Ribbed Hose—plain black and black with unbleached feet; and black, slate, mode and navy blue thread in assorted patterns.

## Women's 50c. Hose at 29c.

Imported Lace Lisle—assorted all-over patterns.

Imported Plain Black Lisle—lace insteps.

Imported Black Cotton—lace insteps.

Imported Black Cotton and Ribbed Lisle—hand-embroidered figures on instep.

Black Cotton, fancy colored vertical stripes and silk side clocks.

Plain Gray and Mottled Gray Lisle Thread.

Black Boots, fancy striped uppers, plain and embroidered insteps.

Rembrandt Ribbed Black Lisle Thread; Black Gauze Lisle Thread and Fancy Striped Lisle Thread.

## Women's 75c. Hose at 39c.

Imported Black Lisle Thread—all-over lace designs.

Black Lisle, plain and with lace insteps and hand-embroidered figures.

Lisle Thread—black boots; fancy Jacquard uppers.

Black-and-white Figured Lisle Thread.

Lace Lisle in delicate evening colors.

Brilliant Lisle Thread; black boots, colored uppers, embroidered insteps.

## Men's 25c. Half Hose at 15c.

Imported Black Cotton—plain and with unbleached split feet.

Plain and Mercerized Lisle Thread—black, tan, slate, mode and blue.

## Men's 50c. Half Hose at 24c.

Imported Black Lisle and Cotton—hand-embroidered figures and silk side clocks.

Imported Black Lisle Thread—assorted all-over lace patterns.

Imported Lace Lisle—vertical silk stripes.

Imported Lisle—vertical and horizontal stripes on black and colored grounds.

Imported Lisle—all-over figures on black grounds.

## Dinner and Dessert Knives

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Fifty Sets Dinner and Dessert Knives, beautiful pearl handles, steel blades, sterling silver ferrules, worth \$7.50 to \$8.50 a set, at \$4.98

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One hundred rolls of the best quality Five-frame Body Brussels Carpets, in superb designs and